

**Information to identify the case:**

Debtor 1	<b>Barbara L. Beaufort</b>	Social Security number or ITIN	<b>xxx-xx-2455</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	<b>District of New Jersey</b>	Date case filed for chapter	<b>7 8/30/16</b>
Case number:	<b>16-26700-VFP</b>		

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Barbara L. Beaufort	
2. All other names used in the last 8 years		
3. Address	476 Joralemon Street Unit A1 Belleville, NJ 07109	
4. Debtor's attorney Name and address	Nicole Stefanelli Lowenstein Sandler LLP 65 Livingston Avenue Roseland, NJ 07068	Contact phone 973.597.2500
5. Bankruptcy trustee Name and address	Steven P. Kartzman Mellinger, Sanders & Kartzman LLC 101 Gibraltar Dr Suite 2F Morris Plains, NJ 07950	Contact phone (973) 267-0220

For more information, see page 2 >



<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . (800) 676-6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 973-645-4764  Date: 9/2/16
<b>7. Meeting of creditors</b>  <b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b>  All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	<b>September 29, 2016 at 10:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 11/28/16</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. <b>Filing deadline: 30 days after the conclusion of the meeting of creditors</b>	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Barbara L. Beaufort  
 Debtor

Case No. 16-26700-VFP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 33

Date Rcvd: Sep 02, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 04, 2016.

db +Barbara L. Beaufort, 476 Joralemon Street, Unit A1, Belleville, NJ 07109-1866  
 tr +Steven P. Kartzman, Mellinger, Sanders & Kartzman LLC, 101 Gibraltar Dr, Suite 2F,  
 Morris Plains, NJ 07950-1287  
 516371267 +CBCS, PO box 2589, Columbus, OH 43216-2589  
 516371271 +DFS Webbank, 215 South State St., Suite 800, Salt Lake City, UT 84111-2339  
 516371272 +Diversified Consultants, Inc., PO Box 1391, Southgate, MI 48195-0391  
 516371273 +East Orange VA Medical Center, 385 Tremont Ave., East Orange, NJ 07018-1023  
 516371274 +Everest Receivable Services, Inc., 5165 Broadway #112, Depew, NY 14043-4012  
 516371275 +Fisher & Burns Financial LLC, 3419 E. Chapman Ave. #500, Ornage, CA 92869-3812  
 516371276 +Flagship Credit Acceptance, 3 Christy Drive, Suite 203, Chadds Ford, PA 19317-9667  
 516371280 +Marine Federal Credit Union, PO Box 1551, Jacksonville, NC 28541-1551  
 516371281 Masseys, PO Box 2822, Monroe, WI 53566-8022  
 516371263 New Jersey Division of Taxation, 50 Barrack Street, CN269 Trenton, NJ 08646  
 516371283 +Penn Credit Corporation, PO Box 988, Harrisburg, PA 17108-0988  
 516371285 +Rickart Collection Systems, Inc., 575 Milltown Road, PO Box 7242,  
 North Brunswick, NJ 08902-7242  
 516371287 +Stellar Recovery Inc., PO Box 48370, Jacksonville, FL 32247-8370  
 516371289 +US Department of Education, 2401 International POB 7859, Madison, WI 53707-7859  
 516371288 +University Hospital, PO Box 3009, Newark, NJ 07103-0009  
 516371291 +Verison Wireless Bankruptcy Admin., 500 Technology Drive, Suite 550,  
 Saint Charles, MO 63304-2225  
 516371292 +Vital Recovery Services, Inc., PO Box 923748, Norcross, GA 30010-3748

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: nstefanelli@lowenstein.com Sep 02 2016 22:59:21 Nicole Stefanelli,  
 Lowenstein Sandler LLP, 65 Livingston Avenue, Roseland, NJ 07068

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 02 2016 23:00:34 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Sep 02 2016 23:00:26 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516371265 +EDI: AFNIRECOVERY.COM Sep 02 2016 22:38:00 AFNI, 1310 Martin Luther King Drive,  
 PO bix 3517, Bloomington, IL 61702-3517  
 516371266 +EDI: RMCB.COM Sep 02 2016 22:38:00 American Medical Collection Agency,  
 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615  
 516371268 +EDI: CONVERGENT.COM Sep 02 2016 22:38:00 Convergent Outsourcing, Inc., 800 SW 39th Street,  
 PO Box 9004, Renton, WA 98057-9004  
 516371269 +EDI: CCS.COM Sep 02 2016 22:38:00 Credit Collection Services, Two Wells Avenue,  
 Newton Center, MA 02459-3246  
 516371277 +EDI: PHINAMERI.COM Sep 02 2016 22:38:00 GM Financial, 801 Cherry Street, Ste. 3500,  
 Fort Worth, TX 76102-6854  
 516371278 +EDI: IIC9.COM Sep 02 2016 22:38:00 I.C. System Inc., 444 Hwy 96 East,  
 Saint Paul, MN 55127-2557  
 516371270 EDI: IRS.COM Sep 02 2016 22:38:00 Department of the Treasury, Internal Revenue Service,  
 PO Box 9052, Andover, MA 01810-9052  
 516371282 +EDI: NAVIENTFKASMSERV.COM Sep 02 2016 22:38:00 Navient, PO Box 9500,  
 Wilkes Barre, PA 18773-9500  
 516371284 EDI: PRA.COM Sep 02 2016 22:38:00 Portfolio Recovery Associates, PO Box 12914,  
 Norfolk, VA 23541  
 516371286 EDI: SWCR.COM Sep 02 2016 22:38:00 Southwest Credit, 4120 International Parkway,  
 Suite 1100, Carrollton, TX 75007-1958  
 516371290 +EDI: USAA.COM Sep 02 2016 22:38:00 USAA Federal Savings Bank, 10750 McDermott Freeway,  
 San Antonio, TX 78288-1600

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516371264\* +Internal Revenue Service, 2970 Market Street, Mail Stop 5-Q30.133,  
 Philadelphia, PA 19104-5002  
 516371279\* +Internal Revenue Service, PO Box 37004, Hartford, CT 06176-7004

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-2

User: admin  
Form ID: 309A

Page 2 of 2  
Total Noticed: 33

Date Rcvd: Sep 02, 2016

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 04, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 1, 2016 at the address(es) listed below:

Nicole Stefanelli on behalf of Debtor Barbara L. Beaufort nstefanelli@lowenstein.com  
Steven P. Kartzman kartztee@optonline.net,  
jzapata@msklaw.net;njl6@ecfcbis.com;ncorona@msklaw.net;angiea@msklaw.net

TOTAL: 2